

---

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

---

IN THE MATTER OF: : CHAPTER 13  
CYNTHIA SANTIAGO, : CASE #20-10164-ELF  
: Hearing Date: March 8, 2022  
Debtor. : **CERTIFICATE OF NO OBJECTION**

ROBERT N. BRAVERMAN, ESQUIRE, of full age, does hereby certify as follows:

1. On January 9, 2020, the debtor filed a Chapter 13 Bankruptcy Petition in the United States Bankruptcy Court for the Eastern District of Pennsylvania.
2. On August 26, 2022, an Application to Employ Realtor Nunco Pro Tunc, supporting Certification and proposed Order were electronically filed with the court.
3. On August 26, 2022, a copy of the Application to Employ Realtor Nunco Pro Tunc, supporting Certification and proposed Order were mailed to all creditors involved in the above matter.
4. To date, no objections have been received regarding the Application for Retention.
5. Consequently, it is respectfully submitted that the Application for Retention be allowed.

I hereby certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements are willfully false, I am subject to punishment.

MCDOWELL LAW, PC  
Attorneys for debtor.

DATED: October 14, 2022

BY: /s/ Robert N. Braverman  
ROBERT N. BRAVERMAN, ESQ.